



State Group Universal Life (GUL) Insurance Plan: Special Opportunity for Open Enrollment (May 4 – 20, 2020) Frequently Asked Questions

Important Information for Individuals Employed in a Benefit-Eligible Position:

If you are enrolled in the State Group Universal Life (GUL) Insurance Plan and are **not** making any changes during Open Enrollment, your current State GUL and Dependent Term Life coverage will continue into the new plan year beginning July 1, 2020.

*Note: If you are not making any changes to your current State GUL and Dependent Term Life coverage during Open Enrollment, you do **not** need to submit proof of good health to Securian Financial.*

1) What is the special 2020 Open Enrollment opportunity?

Although you can enroll and/or make plan changes throughout the year, there is a special opportunity during the 2020 Open Enrollment period (May 4 – 20) to enroll and/or increase employee coverage in the State Group Universal Life (GUL) Insurance Plan **without having to provide proof of good health**:

- **Benefit eligible active State of Delaware and DSWA employees who are not currently enrolled:**

May elect employee coverage at **one times** their base annual salary up to \$200,000 - without providing proof of good health.

(Note: Employees who were previously enrolled in the GUL Plan (coverage no longer active) are unable to enroll online and **must** complete the paper application located on the Securian website. To access the **Securian** website, visit de.gov/statewidebenefits: select your group, choose *Life Insurance*, then select *Enroll or Make Changes* and follow the instructions. Once on the Securian website, follow the navigation to the paper application: Forms > Group Universal Life Changes > Employee Application.)

- **Benefit eligible active State of Delaware and DSWA employees who are currently enrolled at one or two times their base annual salary:**

May elect to increase their employee coverage **one times** their base annual salary as long as it does not exceed three times their base annual salary or \$200,000, whichever is less – without providing proof of good health. If your multiple of salary takes you over \$200,000, you will be capped at \$200,000 unless you submit proof of good health to Securian Financial and are approved. For example, if your base annual salary is \$70,000 and you are currently enrolled at two times your salary (\$140,000), you may increase your coverage one times to \$210,000. You can decide to just keep your coverage at the \$200,000 cap or submit proof of good health for the remaining \$10,000 to Securian Financial and be approved to obtain the full \$210,000. *Please note: If you do not submit proof of good health for amounts over \$200,000, you will not receive increases in your coverage due to salary increases.*

2) Who is NOT ELIGIBLE for the special 2020 Open Enrollment opportunity?

- Those who are not employed in an active benefit eligible position with the State of Delaware or DSWA; or
- Those who were previously declined* GUL coverage by Securian Financial; or
- Those who are currently on a Leave of Absence from work; or
- Current GUL participants enrolled at three*, four*, five* or six times their base annual salary; or
- Current GUL participants with greater than \$200,000 coverage*

**These individuals can apply for or increase GUL coverage anytime throughout the year; however, they would be required to submit proof of good health to Securian Financial for approval.*

3) If I fall within the categories mentioned in Question #2, can I still apply for or increase my coverage during Open Enrollment?

The following individuals can enroll or increase GUL coverage during Open Enrollment or anytime throughout the year; however, they would be required to submit proof of good health to Securian Financial for approval:

- Those who were previously declined GUL coverage by Securian Financial; or
- Current GUL participants enrolled at three, four, or five times their base annual salary; or
- Current GUL participants with greater than \$200,000 coverage

4) Can GUL enrollees add dependent term life coverage during 2020 Open Enrollment?

Yes, GUL enrollees can add dependent (spouse and/or child(ren)) term life coverage during Open Enrollment. Proof of good health is required for dependents. View the [plan rates](#). *Please note: Dependent (spouse and/or child(ren)) term life insurance rates will increase effective July 1, 2020.*

5) How do I access plan rates?

Visit the SBO website at de.gov/statewidebenefits: select your group, choose *Life Insurance*, then select *Review Plan Rates*.

6) What rates are increasing July 1, 2020?

Dependent (spouse and/or child(ren)) term life insurance will increase.

Please note: [Rates](#) for benefit eligible active employees will remain unchanged effective July 1, 2020. Employees who are considering leaving or retiring from a benefit eligible active position are encouraged to view the [Rates](#) page for more information.

7) How do I enroll or make coverage changes?

Visit the SBO website at de.gov/statewidebenefits: select your group, choose *Life Insurance*, then select *Enroll or Make Changes* and follow the instructions.

8) When will my coverage become effective?

Guaranteed coverage amounts will become effective July 1, 2020. Coverage amounts requiring medical underwriting (proof of good health) will be effective on the date of approval by Securian Financial or July 1, 2020, whichever comes later.

9) Who should I contact with questions?

You may contact Securian Financial directly at lifebenefits@securian.com or by telephone at 1-877-215-1489 between the hours of 8:00 a.m. and 7:00 p.m. (ET), Monday through Friday. You may also contact SBO by telephone at 1-800-489-8933 between the hours of 8:00 am and 4:30 pm (ET), Monday through Friday, or by email at benefits@delaware.gov.